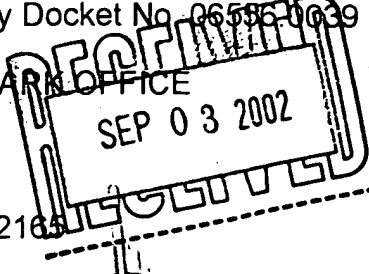




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PATENT
Customer No. 22,852
Attorney Docket No. 06585-0039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of:)

John D. POLK et al.)

Application No.: 10/043,493)

Filed: January 14, 2002)

For: APPARATUS AND METHODS)
FOR PROVIDING A PAYMENT)
SYSTEM OVER A NETWORK)

Group Art Unit: 2165

Examiner: Unassigned

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Technology Center 2100

Commissioner for Patents
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

FINNEGAN
HENDERSON
FARABOW
GARRETT &
DUNNER LLP

1300 I Street, NW
Washington, DC 20005
202.408.4000
Fax 202.408.4400
www.finnegan.com

documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

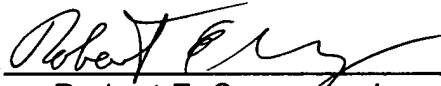
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

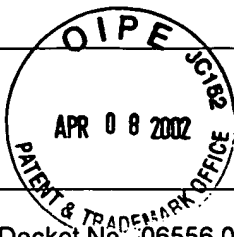
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GARRETT & DUNNER, L.L.P.

Dated: April 8, 2002

By: 
Robert E. Converse, Jr.
Reg. No. 27,432

FINNEGAN
HENDERSON
FARABOW
GARRETT &
DUNNER LLP

1300 I Street, NW
Washington, DC 20005
202.408.4000
Fax 202.408.4400
www.finnegan.com


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Serial No.: 10/043,493

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Applicant John POLK

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Technology Center 2100**U.S. PATENT DOCUMENTS**

Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
	4,820,167	04/11/1989	Nobles et al.			
	4,823,264	04/19/1989	Deming			
	5,054,112	10/01/1991	Ike			
	5,231,569	07/27/1993	Myatt et al.			
	5,265,007	11/23/1993	Barnhard, Jr. et al.			
	5,283,829	02/1/1994	Anderson			
	5,317,732	05/31/1994	Gerlach, Jr. et al.			
	5,369,699	11/29/1994	Page et al.			
	5,383,113	01/17/1995	Kight et al.			
	5,465,206	11/7/1995	Hilt et al.			
	5,490,243	02/06/1996	Millman et al.			
	5,649,117	07/15/1997	Landry			
	5,652,786	07/29/1997	Rogers			
	5,666,645	09/09/1997	Thomas et al.			
	5,699,528	12/16/1997	Hogan			
	5,704,029	12/30/1997	Wright, Jr.			
	6,119,107	9/12/2000	Polk			

Examiner

Date Considered:

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FOREIGN PATENT DOCUMENTS

Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Trans. Yes	Trans. No

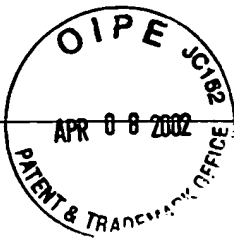
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	EDI Top Twenty "Questions and Answers about Electronic Data Interchange" pamphlet published by Automated Clearing House Association, no date (6 pages).
	"ADP PC/Payroll for Windows", published by Automatic Data Processing, Inc. (10 pages), 1997.
	"New Hire Reporting", published by Automatic Data Processing, Inc., 1997, (2 pages).
	"Wage Garnishment Processing Service", published by Automatic Data Processing, Inc., 1996, (2 pages).
	"Child Support Application Banking Convention: A guide for Employers and their Financial Institutions", published by Bankers EDI Council, 1966, (21 pages).
	"1996 ACH Rules", published by National Automated Clearing House Association, Corporate Edition.
	"Vans Valued-Added Networks" paper, no date, (6 pages).
	Lambert, David R., 1994-96 "Basics of EDI", Chapter 3, dated May 30, 1997 (2 pages).
	Board of Governor of the Federal Reserve, "Federal Reserve Board" dated May 29, 1997, Washington, DC, (Board of Governors Federal Reserve website, 10 pages)
	Direct Payment Market Analysis, Fact Sheet Summary of 1993 PSI Industry Study, dated May 29, 1997, (4 pages).
	The National Automated Clearing House Association, ACH network link, dated May 29, 1997 (2 pages).
	Colorado Child Support Enforcement "Building A Child's Future", Employer's Guide, dated June 6, 1997, (2 pages).

Examiner

Date Considered:

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Applicant: John POLK

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Group Art Unit: 2165

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Electronic Funds Transfer, "Cmi&s U.S. Electronic Commerce", Checks by Tel/Fax (EDI, EFT) dated June 6, 1997, (2 pages).
	Electronic Commerce Jumpstation, "Electronic Commerce Resource Guide", dated May 30, 1997 (3 pages).
	EC/EDI Fact Sheet, "EC/EDI: The Basics", dated June 6, 1997, (1 page).
	Garber, T., "EDI: A Weapon in the War Against Delinquent Child Support", Today: The Journal Work Process Improvement, October 1997, (pages 18-19).
	"Child Support Agency Doesn't Kid Around with Standardized Form", Paytech, March/April 1998, (page 11).
	"Standards Governing EC/EDI", Chapter 6, Website at http://net.gap.net/ch6.htm , January 16, 1998.
	"ANSI X12 Standards for EDI", Website at http://www.gap.net/ansix12htm , January 16, 1998.
	EDI Architecture and Document Flow:, Website at http://www.acq.osd.mil/ec/edu/edu_03.html , January 16, 1998.
	"SIDAC, Spring 1997 Newsletter, Website at http://www.sidac.wpafb.af.mil/newsletter/spr97.html , January 16, 1998.
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	521 Income or Asset Offset, 521B026, May 15, 1997, (pages 1-46).
	"Pay Child Support Online", Website at www.paychildsupportonline.com , printed March 8, 2002, (10 pages).
	"Automatic Data Processing Inc.", Website at www.adp.com , printed March 8, 2002, (8 pages).
	"EFT Child Support", Website at www.eftchildsupport.com , undated, (45 pages).

Examiner

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Form PTO 1449

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